

**Appendix Table V.8: Liabilities and Assets of State Co-operative Agriculture and Rural Development Banks**

(Amount in ₹ Crore)

Item	As at End-March		Percentage Variation	
	2020	2021 <sup>P</sup>	2019-20	2020-21
1	2	3	4	5
<b>Liabilities</b>				
1. Capital	939 (3.5)	949 (3.5)	-0.1	1.2
2. Reserves	4,928 (18.2)	5,193 (19)	38.8	5.4
3. Deposits	2,409 (8.9)	2,546 (9.3)	-1.0	5.7
4. Borrowings	13,740 (50.7)	13,293 (48.7)	-9.0	-3.3
5. Other Liabilities	5,090 (18.8)	5,293 (19.4)	-14.8	4.0
<b>Assets</b>				
1. Cash and Bank Balances	174 (0.6)	234 (0.9)	-32.2	34.4
2. Investments	2,498 (9.2)	2,272 (8.3)	-24.4	-9.0
3. Loans and Advances	20,704 (76.4)	20,918 (76.7)	0.3	1.0
4. Accumulated Losses	611 (2.3)	518 (1.9)	7.5	-15.2
5. Other Assets	3,119 (11.5)	3,332 (12.2)	-3.1	6.8
<b>Total Liabilities/Assets</b>	<b>27,106</b> <b>(100.0)</b>	<b>27,275</b> <b>(100.0)</b>	<b>-3.2</b>	<b>0.6</b>

**Notes:** 1. Figures in parentheses are proportion to total liabilities/assets (in per cent).

2. Y-o-Y variations could be slightly different because absolute numbers, have been rounded off to ₹1 Crore in the table.

3. Components may not add up to the total due to rounding off.

4. P- Provisional

**Source:** NABARD.